

Loren Hubbard v. Massachusetts Bay Insurance Company

Held September 11, 2018 – Docket No. INS-18-2048

Decision Issued: October 10, 2018

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for a violation of the terms and conditions of the policy. The company established the existence of the noted reason as affecting the insurability of the property.

Held: For Massachusetts Bay Insurance Company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. As the company established that the cited reason is in good faith and related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.